

The Review.

FOUNDED, EDITED, AND PUBLISHED BY ARTHUR PREUSS.

VOL. XI. ST. LOUIS, Mo., SEPTEMBER 29, 1904. No. 37.

THE LAW OF AVERAGES IN LIFE INSURANCE.

N one of our German Catholic weeklies we find the balance sheet of a Catholic benevolent society of two and one-half years existence, which is commented upon by the secretary of the concern in such a taking manner that at least two Catholic weeklies endorse the association as an excellent "life insurance company," at the same time mildly censuring the correspondents of some Western journals on the subject of life insurance for having ignored such a promising institution.

This fault (if fault it is) will be corrected forthwith. The society in question is a Texas concern, of 57 members. To quote from the secretary's report in free translation :

"Membership 57, average age $36\frac{1}{2}$ years. Total insurance \$25,250. According to the mortality experience of the regular insurance companies, established over 50 years, the expectation of life for age 40 is 28 years. That is the average. Some will die sooner, others live longer. Applying this rule to our society, which collects about \$600 a year from its 57 members, we have in 28 years, with 4% interest, about \$31,000. These are results of experience, and therefore reliable."

Is it so? Can the figures of average mortality, obtained from the observation of thousands of insured lives scattered over a continent, be safely applied to a group of 57 persons, all living in a comparatively small space? Most likely these people are members of one church organization, and if they all go out on a picnic, for example (as is often the case in small communities) an accident to a trolley car on which a short trip is taken, the upsetting of a row or ferryboat containing some of the members, might play the mischief with the secretary's calculation. The burning of an excursion steamer in New York waters, in which half the congre-

gation of a large Lutheran church lost their lives, is a terrible illustration of the dangers incidental to such gatherings. Even a local epidemic of typhoid fever or one of the fearful Southern hurricanes might be sufficient to cause the sudden simultaneous death of six or more members of the "company;" and what would then become of the society?

With all due respect to the secretary and the esteemed editors who speak of that society as a safe and reliable "life insurance company," we beg leave to differ regarding its title. It would be considered as a "Sterbe-Kasse" in Germany, and would be treated as a beneficial society by insurance writers, but not as a life insurance company in the proper sense.

Passing over the question of membership, the figures of which may be increased in course of time, we regret that the rates for individual members were not published. So we must base our opinion regarding the financial condition and prospects of that society on the secretary's statement quoted above.

He speaks of the average age and bases on that his calculation for the payment of the "last man." Well, the average age of a society has no relation to its mortality and can not therefore be used as a safe basis for figuring premium charges. For example: A society of 3000 members, each 36 years old, would have an average age of 36 years. Annual mortality 9 per 1000 or 27 in all. But

1,500 members	20 years old and
1,500	" 52 "

also give an average age of 36, yet the first group will have an annual mortality of 12, the second of 23, making 35 deaths, instead of 27 as above. Should the membership consist of

2,000 men of 20 years of age and	
1,000	" 68 "

there is again an average age of 36, but the annual mortality rises to 68 instead of 27.

Nobody will believe that the same income every year would be sufficient, other circumstances being equal, to pay the "last man" of each of the three different memberships.

If Mr. Secretary's theory were correct, he would have to save nearly all of the annual income of his society, improving it at 4%, in order to make up the total amount of outstanding insurance. So for $2\frac{1}{2}$ years' business he should have \$1,500 on hand, plus interest. Unfortunately there was one death loss already, taking \$500 out of the cash box and depriving the society of about \$1,000 of interest earnings during 28 years. And more deaths are sure to follow before that time is passed.

We would not devote so much space to a comparatively insignificant society of well meaning but baldly advised men in some

far away place, were it not for the fact that their secretary's statement has so enthused some of our confrères of the Catholic press that they unhesitatingly commend not only the society, but also its business methods.

This is dangerous. After years of hard "knocks" it has dawned upon the managers and a good many of the members of Catholic "Fraternals," that life insurance is a serious business and must be conducted on scientifically fixed business principles and methods. To learn that, has cost the members a good deal of money for investigations by experts, reports of special committees, etc., not to speak of the bad feeling caused by the discovery of the fact that most (if not all) our Catholic insurance societies could not be continued at the rates heretofore charged without going into bankruptcy.

It was a severe but deserved lesson. Reorganization of the Catholic mutuals is now the order of the day. But if done at all, it must be done right. Everyone of the experts employed by the different societies at different times has come to the same conclusion: The only safe way for supplying permanent life insurance to the members is the so-called "old-line system," in which the minimum rates are scientifically fixed for each age. (They were published by us recently.)

There should be no more experimenting. Life insurance in our modern social economy is too important a matter to be trifled with. Particularly dangerous is the raising of rates, or arbitrarily fixing charges not high enough for permanency, though more than covering current losses. This will prolong the life of a shaky concern, and when finally the inevitable crash does come (as come it must) it will not only cost the members concerned more money than under the old assessment system (because the rates were higher), but it will most likely destroy the confidence of the afflicted people in all insurance institutions, since they are not able to distinguish between the genuine and the counterfeit.

For that reason we would respectfully suggest to the Catholic press to be careful in editorially commanding life insurance societies of any kind, unless they know for certain that they are perfectly safe. And local societies of less than 500 members would do well, instead of "carrying their own insurance," to join some of the larger Catholic organizations which have lately remodelled on the proper lines. The larger the membership, the more security for each member to get the benefit of the "law of averages."

THE STORY OF DR. EDWARD PREVSS' CONVERSION.

[As Told by Himself.]

VI.

A change in our emigrant's outward affairs meanwhile relegated these reflections to the background. The most orthodox of all Lutheran synods, which had already attracted him before and to which he had applied from Hoboken, opened its portals to bid him welcome.

It was in more than one respect a refreshing and sympathetic breeze which welcomed him when he entered this "American Zion." There obtained here a unity of doctrine which might well be compared to that of the sixteenth and seventeenth centuries and which our immigrant Professor had so sorely missed in his fatherland.

Here he found, too, a polemical ardor in matters theological, which manifestly drew strength and color from the "classic" writings of Chemnitz and Flacius, and which harmonized admirably with the natural bent of the passionate opponent of the Immaculate Conception.

Here, moreover, he was received and treated with so much kindness by professors, preachers, and church members alike, that he shall never cease to be thankful.

Here, apparently, the "pure word of God" ruled without let or hindrance in just the way that he had dreamt of for many years. Orthodox Lutheranism, cast out by ungrateful Europe, had here been given by Providence new hope and a new wonderful prosperity. Here before the crack of doom the world was to be shown how unfounded are the reproaches made against Biblical Protestantism in general, and against the "symbolical books of the Lutheran Church" in particular.

And when at times our immigrant's heart still grew restless, he quieted its misgivings with a hymn which he had learned from a Lutheran student and which he loved :

Harre, meine Seele,
Harre des Herrn ;
Alles ihm befehle,
Hilft er doch so gern.
Sei unverzagt,
Bald der Morgen tagt
Und ein neuer Frühling
Folgt dem Winter nach.
In allen Stürmen,
In aller Noth,
Wird er dich beschirmen,
Der treue Gott, etc.**))

**) Anglice: "Wait patiently, my soul, wait upon the Lord. Commend all thy cares to Him. He is ever ready to help you. Take courage, soon the morn will dawn and dreary winter will be followed by a new spring. In all the tempests of life the faithful God will protect thee."

The harmonious concord of this period was disturbed by only one jarring note: a professor of the seminary to whose faculty he too belonged, was preparing to return to the Catholic Church.

At first, this matter affected our immigrant only through the excitement which it created among some of his acquaintances. But when, at a later stage, by special request he approached the man who was about to turn a "Papist," he became more directly concerned. While he gathered up all his theological attainments to confirm his wavering colleague in the Lutheran faith, he could not help being struck by certain personal experiences which this fellow-professor, who was a man of truly noble character, related to him in the course of their conversations.

"You are mistaken," he said, "if you believe that the 'pure word of God' is working all these wondrous things by which you see yourself surrounded. The simple fact is that a highly gifted, scholarly, and experienced man is preserving the Lutherans of this community from the fate to which their brethren in Europe have fallen victims. He has succeeded in combining modern democratic constitutional ideas with the doctrinal system of the sixteenth century. And because he is shrewd enough to rule these good people with a gentle hand, the new combination works to perfection."

The surprised newcomer did not of course accept these statements at once; but he kept his eyes wide open, in order to see for himself how much truth they contained.

[Within parentheses, the editor of THE REVIEW begs to add a few words about this professor, whom Dr. Preuss tried his best to confirm in the Lutheran faith, but who, after some hesitation, carried out his purpose of becoming a Catholic and was received into the true Church a year and a quarter before Dr. Preuss himself. He was Professor Hermann Baumstark, the history of whose conversion, together with that of his brother Reinhold, is probably in the library of some of our readers. The Baumstark brothers were sons of the famous Professor Anton Baumstark, of the University of Freiburg, Baden, where they were both born, Reinhold in 1831 and Hermann in 1839. Both received a splendid education and took great interest in religious questions. While the elder brother remained in Europe and became "Reichsgerichtsrath" (a high official position) in Constance, Hermann, the younger, a theologian and preacher, emigrated to America, where he became a professor in the Lutheran Concordia seminary at St. Louis.

Without being aware of the tread of each other's religious evolution, both drifted towards Catholicism, and when Reinhold, in 1869, publicly joined the Church, he was not only rejoiced, but greatly surprised to learn shortly after that his brother Hermann

had also turned his back upon Protestantism to become an ardent Catholic.*)

In 1870 both published the story of their conversion in a little book which Herder printed under the title: 'Unsre Wege zur katholischen Kirche': i. e., 'Our Ways to the Catholic Church.'

On pp. 212 of this book Hermann Baumstark speaks of Dr. Preuss' attempts to confirm him in the Lutheran faith. "Thus far," he says, "all efforts (to convince him that he was wrong in contemplating a return to the Catholic Church) had been unsuccessful. I was more deeply impressed, however, by the objections and difficulties held up to me soon after by Dr. Preuss, shortly before arrived from Berlin, who had not participated in the affair till then, but whose polemical method was all the more effective because, unlike his colleagues who were bigoted Stephanistic fanatics,†) he was able to appreciate, to some extent at least, the Catholic arguments and treated the whole matter with a better understanding of history and more calmly and objectively. Proceeding in this wise, Dr. Preuss brought out about the same difficulties of church history (e. g. Pope Vigilius, Pope Honorius, etc.) which Döllinger has lately marshalled against the dogma of papal infallibility. In fact it had been the invariable practice of the Lutherans, in combatting the infallibility of the Church, which I asserted, to attack the infallibility of the Pope..... Thus my Catholic convictions again grew shaky; a mere probability took the place of that certainty of faith which I believed I had acquired, and this could not furnish the basis for a decisive step."

But with the grace of God Professor Hermann Baumstark finally succeeded in overcoming all doubts and difficulties and became a loyal and zealous Catholic. After conducting for a brief term the *Herold des Glaubens*, of this city, he accepted the editorship of the oldest German Catholic weekly newspaper in the country, the Cincinnati *Wahrheitsfreund*, and died in this capacity not many years later (1876).

In a letter which Baumstark wrote to Dr. Preuss shortly after the latter's conversion, when he had found employment on the editorial staff of the daily *Amerika*, [he (B.) congratulates him (P.) very sincerely upon his attainment of the truth and warns him against certain pitfalls which in his own experience he had found dangerous for converts. One of these is the human element in the Church, particularly the treatment a well-meaning Catholic journalist is often compelled to undergo by members of the Catholic clergy and sometimes even by those whom faith teaches us to venerate as successors of the Apostles.—A. P.]

[To be continued.]

*) For a brief account of both conversions see Rosenthal's 'Convertitenbilder,' III, 459 sq.; a list of Reinhold's writings in Herders' 'Conversationslexikon,' 3. ed. I, 1183.†

†) The Lutheran Synod of Missouri was originally founded by a bigoted and corrupt minister named Stephan, who led the first colony of Saxon Lutherans from Dresden to America.—A. P.

BOOK REVIEWS AND LITERARY NOTES.

Teutonish. A Teutonic International Language, by Elias Molee. Published by the author, 301 Post-Office Building, Tacoma, Wash. Price, paper, 40 cents.

A universal language has been the dream of many philosophers and poets. Some think it would bring back the golden age and signify a vast step forward in the direction of the unification of mankind. But somehow or other national prejudices have ever proved too strong a barrier to the universal brotherhood of man by means of language. Leibnitz thought out a plan for a universal speech, but it is now forgotten. Good Bishop Wilkins, of England, went a step farther and excogitated a "universal philosophical language," but it too has been relegated to the limbo of things forgotten. The scheme now before us differs from such recent attempts as Volapük, Esperanto, Idiom Neutral, etc., by merely taking a different basis for a starting-point. This is the element common to the most important Teutonic languages: German, English, and Scandinavian. But if this fact please the German and the Englishman, will it appeal to the Frenchman and the Italian? The great amount of memory work, moreover, in learning an artificial language, easily offsets its possible advantages. If any language will ever become international, it will be either the Latin tongue, or that of a great nation which to political power and commercial superiority adds the prestige of a fully developed literature. The author's answer to a question on page 19, that he would "burn most of our old and rich literature to get more room for new books," will hardly prejudice a thinking man in favor of his system.

The Mirror of True Manhood as Reflected in the Life of St. Joseph.

From the French by Rev. John F. Mullany, LL. D. Preface by Rt. Rev. Charles H. Colton, D. D. Fr. Pustet & Co., New York and Cincinnati. Price 75 cts.

The praises of true manhood, character and high ideals are often sounded in our day by those who take a sincere interest in our young men; but when they are asked to point to a model, a man in whom all the virtues are really found in their highest type, they fail to find one. The author of this book shows us an ideal man, the lustre of whose virtue has never been dimmed, and who stands preëminent among the sons of Adam. This model, "the mirror of true manhood," dwelt in the lowly home of Nazareth. In St. Joseph, the Father of the Christian Church, the world must recognize the saint chosen by God for the highest dignity that could come to man. In a series of practical meditations the heroic virtues that fitted him for his great station are presented. The book will furnish fruitful reading for the Catholic family circle.

and those who find no leisure to read the whole of the admirable treatise, will do well to meditate at least on the excellent considerations for "Practice."

New Orleans Kneipp Water Cure. By Rev. F. Rougé. Jos. Schaefer, 9 Barclay St., N. Y. Price 75 cts. prepaid.

Msgr. Kneipp and his method of preventing and curing disease hardly need an introduction to our readers. The author of this hand-book, however, thinks that the Water Cure has been somewhat neglected of late and undertakes himself to teach by that system "the art of preserving the health and of regaining it when lost." A clear and detailed account of Father Kneipp's celebrated method of treatment is given by way of introduction. But the most valuable part of the book consists in its remarks on the various diseases and how they are to be treated by the Water Cure. The method of treatment is clearly described, in language readily understood and singularly free from technicalities. Let us remark, however, that in more serious cases, the Water Cure should not, ordinarily, be applied by laymen.

The Land of the Rosary: Scenes of the Rosary Mysteries. By Sara H. Dunn. St. Louis, Mo.: B Herder. Price \$1.10 net.

A spirit of sincere Catholic piety breathes through this well-written account of rambles in the Holy Land, among the scenes hallowed by our divine Lord and His blessed Mother, Our Lady of the Rosary. Many interesting facts regarding the present-day customs and manners of the people are interwoven. The style is elegant and not seldom glowing and poetic. The four illustrations recall memorable events of our Saviour's life and add much interest to the descriptive passages. It is a book which will be most welcome to those who desire supplementary information to the Scriptural accounts of the mysteries in the life of our Blessed Lady.



—Herder's *Biblische Zeitschrift*, of which we have received the third *heft* of volume II., has from the very start taken high rank among Biblical periodicals, and we dare say that no progressive student of Holy Writ can afford to do without it. Not to speak of the value of the leading articles, the very carefully collected and minutely accurate bibliography, comprising all new publications of any value, including papers and notes appearing in leading magazines and newspapers, makes each *heft* exceedingly interesting and valuable. The *Biblische Zeitschrift* appears quarterly. Subscription price \$3.50 per annum; single copy, 85 cts.

MINOR TOPICS.

Catholic Journalism in Rome.—The daily *Voce della Verità* in Rome issued its last number August 31st. It crowned its zealous activity of thirty-four years with a very pathetic valedictory. The official *Osservatore Romano* on the day following testified to the *Voce's* having fought the good fight with fidelity and courage. Why did this newspaper suspend publication? is the question that naturally rises to one's lips when one learns that it had a large number of readers in Rome and Italy and was prospering financially. Was it due to a command from the authorities? No one regrets the disparition of that valiant newspaper more than Pius X. and his entourage. From a somewhat lengthy statement by a Rome correspondent of the *Vérité Française* (No. 4038) we compile this brief statement of the cause of the *Voce's* failure. In 1893 the Sacred Congregation of the Council rendered a decree called "Vigilanti," wherein trafficking in masses was forbidden, and particularly the practice of procuring mass stipends in lieu of newspaper subscriptions. Leo XIII. by special indult granted certain exemptions when his attention was called to the fact that the enforcement of the decree would ruin several Catholic newspapers which, because of the poverty of the Italian clergy, depended largely on the sale of stipends. Pius X. has ascertained that in consequence of these exemptions the whole decree remained inoperative. Believing it absolutely necessary to put a stop to the trade in mass stipends which had crept in, and seeing that the only way to do it was to enforce the decree "Vigilanti" vigorously and without any exception, he decided that it be enforced, and the *Voce della Verità* suddenly found itself without the wherewithal to continue publication. The modus operandi was as follows: A priest desiring to subscribe to the *Voce* offered to say twenty masses for the intentions of the editor, who procured the stipends for these masses from foreign Catholics and kept the money as subscription. So the *Voce*, though it had a big subscription list, was forced to suspend because under the ruling of the "reform Pope" it could no longer collect mass stipends, upon which it depended as a main source of its income.

The *Voce* will, it seems, be succeeded by two other Catholic dailies: *Il Giornale di Roma*, which the Salesians intend to establish on October 1st, and *La Vera Roma*, a daily edition of Signor Feliziani's well-known weekly of the same name. It remains to be seen if they will get along without mass stipends.

According to the *Vérité Française*, Pius X. intends to give the *Osservatore Romano* more of an official character than it ever had before. We hope he will also provide for its literary improvement and a better news service; for in both these points it fell even below the standard of the defunct *Voce*.

Discrimination Against Catholic Teachers in State Schools.—We have received the subjoined communication from an Ohio pastor:

"A young lady of my parish, having passed a successful examination for a permit to teach in the public schools, applied for a position at Seaman, Ohio. Here is the answer she received:

" 'Miss ——: At a meeting of the local board of directors last evening, your application for the teaching of our school was accepted, providing that you can give us proof that you are not a member of the Roman Catholic Church. When we are assured of such fact, you will be recommended to the Township Board of Education. Very truly, W. E. Roberts, Seaman, O.'

"Mr. Roberts not only belongs to the 'local board of directors,' but he also fills the pulpit in the Methodist church, which fact may account for the proviso in the foregoing letter. Being confronted for his injustice, Mr. Roberts simply said that as Catholics employ only Catholic teachers in their schools, Protestants would be foolish to employ other than Protestant teachers in their own schools! *Hic jacet!* Public State schools in Ohio, according to Mr. Roberts, are Protestant schools! Thus, our Catholic children who live too far away to attend a Catholic school, are instructed by people who hate and despise everything Catholic."

Such discrimination against Catholics is by no means rare.

The Boston *Republic* recently (xxiv, 37) published the following letter: "August 22d, 1904. Norwell, Hanover & Hanson, Plymouth County, Mass. Office of the Superintendent of Schools. Dear Miss Casion:—I could not secure your appointment in Hanover because of your religious views. I was disappointed and sorry for you. Yours sincerely, E. A. Record."

An investigation showed that the agencies in Boston through which school superintendents seek teachers, and the latter seek employment, as a rule will not consider Catholic applicants. A representative of the Bridge Teachers' Agency, 2-A Beacon Street, said: "It is quite true that discrimination is shown because of prejudice against Catholics. We have many cases where school superintendents, when writing us to secure teachers, specify that they will not accept Catholics. Especially is this true in western Massachusetts and in Maine, Vermont, and New Hampshire. In many instances the Catholic applicants impress us as superior to some who are engaged because the latter may be of another religious faith.... It is really very difficult to secure places for Catholics. We can not eradicate the prejudice. We act as agents and do as requested." The facts gathered by the *Republic* show clearly that the "Know-Nothing" spirit of the days of Governor Gardner still thrives in Massachusetts, though one-half of the State's population to-day is Catholic.

Thomas E. Waggaman.—We learn from the daily papers of Sept. 20th that Th. E. Waggaman has at length, upon the urgent request of Cardinal Gibbons, made in writing, resigned his office as treasurer of the "Catholic University of America." The *Western Watchman*, which has always posed as a sort of semi-official organ of the University, speaks of Mr. Waggaman very harshly as follows (xvii, 45):

"This man Waggaman was one of the foremost citizens of Washington and reputed to be as wealthy as he was known to be honest. In their laudable desire to give the laity representation in the great Catholic University he was by common assent chosen to a place in the governing board. He was considered the only choice for the office of treasurer. It was considered a very good fortune that the University could have the services and counsel of such a

man in the management of its affairs and the board congratulated themselves and were generally congratulated on their powerful, distinguished and capable financial officer. It would have been considered an impertinence to ask of him a bond. As well put the Cardinal under bond. Besides, he might take offence and throw up the office ; a misfortune above all things to be avoided. Here was where the expert thief showed his quality. Waggaman was not a thief, perhaps, when he entered the Board of Regents of the Catholic University ; he had never had the proper opportunity. Dishonesty was an undeveloped, and perhaps an unsuspected latent force in the man, which the occasion called into life and activity. That he was potentially both a thief and a hypocrite is proved by his ostentatious piety during his term of official connection with the University and his casting off the mask the moment he was detected. He was always in the church while he carried the purse of the University ; when the money was gone he was gone, too, and the place in the temple of God that knew him before, knew him no longer. 'He went out,' but not to hang himself."

One observation : All men are "potentially" thieves and hypocrites, and the fact that Mr. Waggaman no longer occupies his pew in the church where he used to worship, does not prove that he has ceased to practice his faith. For his own sake we trust the reverend editor of the *Watchman* has not made these grave accusations against an unfortunate man without being sure of his facts.

The Question of "Free" School-Books in Missouri.—In his address of welcome to the German Catholic Centralverein, delivered in the Exposition Music Hall on September 11th, our universally esteemed and beloved young Archbishop, Mt. Rev. John J. Glennon, spoke on the proposed introduction into the State schools of Missouri of "free" text-books. Free text-books—we quote the burden of his argument from memory—means the furnishing of books to the pupils of the State schools, and of the State schools only, at the expense of *all* the tax-payers. It means a universal tax for the benefit of some ; it means taxation without representation, and is therefore utterly un-American, unconstitutional, and unjust. It is calculated to create a twofold monopoly ; a State school monopoly and a school-book monopoly, both violating the rights and robbing the pockets of thousands of loyal citizens. The Archbishop expressed the hope that this matter would be agitated by all friends of true liberty and that the proposed measure would be overwhelmingly defeated.

Bishop McFaul, who spoke after Msgr. Glennon, related how a certain bill had lately been introduced in the New Jersey legislature and defeated through the Catholic State Federation, who sent a committee of prominent citizens to Trenton to protest, whereupon the advocates of the iniquitous measure promptly collapsed.

In this State a different course of action will have to be pursued, because the measure here takes the shape of a proposed amendment to the State constitution.

We trust the clergy and laity of St. Louis, nay of the entire State, under the leadership of our brilliant and zealous Arch-

bishop, will fight the introduction of free school-books strenuously and successfully.

"Faribaulting" in Minnesota.—The Milwaukee *Catholic Citizen* recently (xxxiv, 39) published the following:

"An important ruling bearing on the ever-alive school question was handed down by the Attorney-General of Minnesota in the case of the Waverly, Minn., schools. A few years ago the parochial school and the public school at Waverly were consolidated, the board of education agreeing to use and keep in repair the parochial school and to employ three of the Sisters as teachers. The State high-school board refused to grant State aid for the repair of that school and also objected to the employment of teachers appearing in the garb of any sectarian order. A vigorous controversy ensued, and after the question had been before the board for several years it was finally referred to the Attorney-General for his opinion. The outcome is that the Attorney-General upholds the action of the State high-school board, declaring that it was right in refusing to give State aid to the independent school district of Waverly on the grounds that three Sisters of St. Joseph are employed as teachers and daily appear in the garb of their order and that the board of education had no right to expend money granted by the State for repairing and renovating a school building not owned by the school district." [We have corrected what seemed to us an obvious misprint in the last quoted sentence.—A. P.]

"The outcome will no doubt be," in the opinion of our contemporary, "a return of the parochial school in Waverly." From the Catholic Directory no one would ever have suspected that "Faribaulting" was going on at Waverly; for that public school is simply mentioned there as St. Mary's, with five Sisters of St. Joseph and 250 pupils. Are there any more such schools in the Archdiocese of St. Paul? And is not His Grace the Archbishop getting tired of having his pet scheme knocked in the head every now and then by Republican office-holders?

More About the Y. M. C. A.—Our readers will remember the facts that were stated in this journal some months since about the Young Men's Christian Association. It will no doubt interest them to learn that, according to the Boston *Evening Transcript* of Aug. 30th, "our first minister to the State of Panama, Hon. John Barret, has, through the State Department, requested the International Young Men's Christian Association committee to send trained secretaries to Panama to work in one or both of its largest cities, where our engineers and the marines will congregate, who can establish there such associations and furnish such buildings as guard the physical, moral, and spiritual welfare of young men in our American cities and towns and in many of the European and Asiatic cities where the Young Men's Christian Association has a foothold and is intrenched."

The *Transcript*, commenting editorially on this request expresses the hope that the Y. M. C. A. will respond favorably and promptly, and, "as it will involve extra expenditure," that the funds to make it possible will "be forthcoming from those to whom the matter appeals as a matter of religion and patriotism." (Italics ours. A. P.)

Perhaps the most surprising part of the article is the introductory remark, that "Archbishop Ireland is on record as saying that the only Protestant agency which the Roman Catholic Church covets and imitates, is the Young Men's Christian Association."

A Case in the Ethics of Collecting is raised by the affair of the Ascoli cope. Twelve years ago that embroidered and gem-studded vestment was stolen from the Italian cathedral of which for centuries it was a chief treasure. Thence, by what obscure stages we do not know, it passed into the hands of Mr. J. Pierpont Morgan. Following his liberal practice, it was lent, with many other objects of art, to the South Kensington Museum. There it was recognized, and the Commune of Ascoli, through the Italian ambassador at London, has taken steps to reclaim the relic. Incidentally, the despatches have fluttered art critical circles in America. A mysterious "Cope," evidently a painter and apparently of English origin, had been lost—at least one of his chefs-d'oeuvres at Ascoli had been; and not unnaturally had fallen into the hands of that eminent collector of the early English school, Mr. Morgan. This temporary delusion illustrates no more strikingly the fallibility of art critics than the futility of much cable news. But to return to the cope: it is reported that Mr. Morgan, who doubtless has paid roundly for it, is to send it back to Ascoli. If such is indeed his intention, it must be considered an act of generosity, not of compulsory restitution. It must be admitted that if there were to be a general liquidation of possessions with the smell of loot upon them, museums and private galleries would have to be stripped.

—Here is another specimen of anti-*REVIEW* polemics from the editorial page of the Wichita *Catholic Advance* (v, 23):

"The famous midget called *THE REVIEW*, of St. Louis, in its No. 34, draws attention to the endorsement of the Knights of Columbus by Cardinal Satolli while in this country. It took on a new attack of nausea on this account and piteously exclaims: 'THE REVIEW, which has fought the "Knights" for eke (what in the name of common sense is eke, anyhow) these many years from principle and for reasons often and freely expressed, and, we believe, still unrefuted," will bow only to Peter for a decision. It is a well asserted, though not undisputed fact, that *THE REVIEW* and Peter are the only and exclusively infallible beings on the earth. Peter might possibly be mistaken but *THE REVIEW* never. However, the Knights are increasing in awfully large numbers because of the fighting of *THE REVIEW* and the society ought to vote a leather medal to Arthur Preuss for his effective, but unsolicited assistance.

" 'In Lauterbach habe ich meinen Strumpf verloren
Und ohne Strumpf gehe ich nicht heim.' "

Needless to add that we have not reproduced this splendid bit of argumentative prose, with its wonderfully appropriate poetical conclusion, for the purpose of instructing the Wichita *Catholic Advance* either in the niceties of the English language or in the ethics of fraternal debate, or least of all in the principles underlying the question of Catholic vs. secret societies; but simply to show how this important controversy is treated by certain soi-

disant Catholic newspapers and how they "instruct" their lay readers on burning questions of the day.

—Speaking of the financial troubles of the "Catholic University of America," Mr. James R. Randall says in the *Catholic Columbian* (xxix, 38):

"It is to be hoped that the Catholic University will not eventually be hard hit by the Waggaman bankruptcy. It seems to me that the board of trustees were not wise in loaning so great a sum of money to an old gentleman addicted to real estate speculation and who had the perilous fad of collecting expensive works of art. Mr. Bonaparte says that he opposed the loan. Mr. Michael Jenkins is a shrewd, conservative millionaire, and probably agreed with Mr. Bonaparte. Perhaps the clerical and prelatic members made the bargain, attracted by high interest, often poor security, and the sentimental desire to patronize a Catholic who was reputed opulent and sagacious. Endowment funds for a university should be, I think, invested in safe securities or valuable real estate. Some of the reverend clergy are remarkable men of affairs, but the majority of them are not. However, the Cardinal and Father Stafford apparently expect the matter to be adjusted without much loss; but the adjustment will only come after a lawsuit, and unless the lawyers are working for the glory of God and not for pay, the chances are that the University will purchase wisdom in temporal concerns at a serious discount."

—We have to thank our friend Dr. F. Ess of Stuttgart for calling the attention of the press of the German Empire, Austria-Hungary, and Switzerland, by means of a note in the literary supplement of the Cologne *Volkszeitung* (Sept. 1st), to the fact that the German speaking Catholics of America desire to obtain from the archives of Europe copies of all documents which refer to the early history, especially ecclesiastical history, of this country; and we hope that the Doctor's cordial endorsement of our request, through the generous co-operation of the German newspapers of the continent, will bear rich fruit

Our readers are reminded that the chief credit for this move belongs to Mr. Martin I. J. Griffin, of Philadelphia, at whose suggestion we took the matter up in *THE REVIEW*.

We beg to add that Dr. Ess has removed his college for boys in Stuttgart (which we would recommend particularly to American Catholic parents desiring to educate their sons in Germany) to No. 55 Sonnenbergstrasse.

—According to the daily *Picayune* of September 5th, there took place in New Orleans, on Sunday, Sept. 4th, "memorial services" in memory of Joseph Augustus Blount, "State Deputy of the Knights of Columbus for Alabama." These memorial services were opened by a solemn high mass in St. Michael's Church, celebrated by "Brother" Thomas J. Larkin, Chaplain, with "Brother" Fr. F. Walsh, C. M., deacon, and "Brother" Fr. P. Nugent, C. M., subdeacon. Father Walsh preached the sermon, "which was an eulogy of the dead brother." "Nearer my God to thee" was sung by the congregation as "the closing hymn." The evening services in the council chamber consisted mainly of "Lead, kindly light,"

"Jerusalem," "Nearer my God to thee," and an address by Colonel John P. Sullivan,—the same, we are informed, who presided a few weeks since at the "merry kissing game of the Elks," upon which one of our correspondents commented in No. 33 of THE REVIEW.

—Paul V. Flynn of Jersey City filed a suit in the United States Court at Trenton to restrain the Supreme Council of the Catholic Benevolent Legion from carrying out its new reorganization plan and to place the affairs of the Legion in the hands of a receiver. Mr. Flynn in his bill alleged that by the action it took last May in adopting the reorganization plan, the Supreme Council violated its charter. He asserts that under this charter the Legion was organized on an assessment basis, and that the officers have no authority to adopt a level premium plan of insurance without the consent of the members.

Judge Lanning in the United States Circuit Court denied the application when Supreme President Richard B. Tippet produced affidavits to show the necessity of the increase to put the order on a sound financial basis.

—Our highly esteemed Montréal contemporary *La Croix*, which, by the way, has lately taken on a new and improved form, is heartily in favor of Catholic federation for Canada and expresses the hope (II, 18) that a union of all Catholic societies of the Dominion will be one of the results of the first plenary council soon to be held there. But, like many German Catholics of this country, our Canadian friends want "federation without unification"; that is to say they want to retain their French language and nationality intact within the pale of the proposed federation. One of the chief objects of our American Federation, according to Bishop McFaul's address to the Centralverein on Sept. 11th, is the gradual welding of all the various nationalities represented in our societies, into one great body of English-speaking Catholic Americans.

—In the *Records* of the American Catholic Historical Society of Philadelphia for Sept. 1893, Rev. Dr. Thomas C. Middleton, O. S. A., in his introductory remarks to "A List of Catholic and Semi-Catholic Periodicals Published in the U. S. From the Earliest Date Down to the Close of the Year 1892," says that the *Daily Telegraph*, established in New York in 1875, was "the first Catholic daily published in the English language." The editor of THE REVIEW is very desirous of learning more about this newspaper. Who can furnish further information?

—The "Catholic University of America" appears to be in a truly pitiable plight. Not to speak of its financial troubles, there has also arisen (according to the *Western Watchman*, Sept. 25th) "a tempest of domestic bickering." "The trouble is between the professors, forming the executive branch of the University, and the Board of Directors, which is the legislative branch.".... "Msgr. O'Connell.... sides with the Senate in its contention for absolute control of their domestic affairs."

Poor University !!!

—We regret to learn from *La Croix*, of Montréal (II, 18), that the Odd Fellows are still gaining members among French-Can-

dian Catholics in the United States. *La Croix* shows up the semi-Masonic character of this organization in an attempt to counteract its growth among Catholics. Which is well and good. But we are surprised that our contemporary in its article fails to mention the fact that the Odd Fellows are nominally forbidden by the Holy See and that no Catholic is allowed to join them under pain of excommunication.

—We learn from the *Civiltà Cattolica* (quad. 1298) that the Grammophone Company (Italy) Limited, at Rome, is selling gramophone rolls with the ancient Gregorian melodies of the Kyrie, Gloria, Credo, and other parts of the Mass, which are very useful for the instruction of *scholae cantorum* in churches, colleges, and seminaries. Our contemporary intimates, however, that the reproduction, in consequence of the well-known defects of the gramophone, is not yet as perfect as might be desired.

—We are asked to insert the subjoined note :
Rev. Thomas E. Sherman, S. J., offers to the public a course of ten or twelve lectures on religious subjects intended for all denominations of Christians and calculated to strengthen the faith of all, and bring all to closer unity of thought and sentiment. Applications for this course should be sent to Rev. Father Sherman in care of the Catholic Truth Society, 562 Harrison Street, Chicago, Ill.

—We suspect that Catholic children who attend the so-called vacation schools in our large cities, or play on "public vacation grounds," are there sometimes influenced by playmates and overseers in a manner which is calculated to injure their delicate young faith. This is a matter that will bear watching on the part of city pastors.

—The August number of the St. Louis *Pastoral-Blatt*, which is taking a new lease of life under the efficient collaboration of the scholarly Father Holweck, contains the late decree of the S. Congregation of the Council relating to mass stipends. This decree is eminently reformatory and will doubtless do away with many abuses.

—The editor of THE REVIEW is deeply interested in everything pertaining to the history of the Catholic periodical press in the United States and requests his readers to furnish him with whatever information they may possess on this subject.

—We are assured by the N. Y. *Tribune* (Sept. 12th) that Cardinal Satolli, when he returned to Rome the other day after his visit to America, carried back with him over two million francs collected here as contributions to the Peter's Pence.

—For the information of several perplexed foreign exchanges we will state that Judge Alton B. Parker, the Democratic candidate for President, is not a Catholic but an Episcopalian.

